

ANTI-BRIBERY AND CORRUPTION POLICY STATEMENT

MCIS Life has adopted a zero tolerance commitment against all forms of bribery and corruption, whether it is committed by the directors, partners, agents, financial advisers, brokers, employees of the Company or third parties who are acting for or on behalf of the Company.

MCIS Life is committed to conduct business in an ethical and honest manner, and is committed to implement and enforce systems that ensure bribery and corruption are prevented in line with the Section 17 of the MACC Act 2018 as stated below:

- (a) Offence of giving or accepting gratification by agent 17. A person commits an offence if— (a) being an agent, he corruptly accepts or obtains, or agrees to accept or attempts to obtain, from any person, for himself or for any other person, any gratification as an inducement or a reward for doing or forbearing to do, or for having done or forborne to do, any act in relation to his principal's affairs or business, or for showing or forbearing to show favour or disfavour to any person in relation to his principal's affairs or business; or
- (b) he corruptly gives or agrees to give or offers any gratification to any agent as an inducement or a reward for doing or forbearing to do, or for having done or forborne to do any act in relation to his principal's affairs or business, or for showing or forbearing to show favour or disfavour to any person in relation to his principal's affairs or business.

This Anti-Bribery and Corruption Policy Statement shall form the basis from which specific Anti-Bribery objectives are developed.

Non-compliance with the Policy may result criminal or civil penalties which will vary according to the offence. Employees and Agents acting in contravention of the Policy will also face appropriate disciplinary action as the Company deems fit.